

*E-Filed*

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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEVADA**

In re:

JOON SU GANG and GRACE GANG,  
  
DEBTORS.

Case No.: 11-29687-btb  
Hon. Bruce T. Beesley  
Chapter 11

***EX PARTE* MOTION TO REOPEN  
CHAPTER 11 BANKRUPTCY CASE**

Hearing Date:  
Hearing Time:

JOON SU GANG and GRACE GANG (collectively, “Debtors,” “GANG”) by and through their attorney of record, Ryan Alexander, Esq. and respectfully move the Court pursuant to Section 350(b) of Title 11 of the United States Code for the entry of an *ex parte* order to re-open this case in order to determine a post-petition claim and administer potential asset(s). Debtors state as follows:

**PERTINENT FACTS**

1. JOON SU GANG and GRACE GANG filed a Chapter 11 Bankruptcy case on December 29, 2011 in the United States Bankruptcy Court, District of Nevada.
2. Debtors’ Chapter 11 plan of reorganization was confirmed on [DATE].
3. Debtors received a discharge of their debts on May 3, 2016. *Docket 23*.
4. BSI FINANCIAL SERVICES (“BSI”) took over the mortgage on two properties belonging to Debtors from MR. COOPER on approximately June 11, 2018.

1 5. BSI is servicer for Citibank Mortgage and Bank of America Home Mortgage were listed in  
2 GANG's bankruptcy schedules and were listed a creditors. *Docket 1*.

3 6. Debtors have made each payment required by their Chapter 11 plan. However, on their  
4 account statement dated July 11, 2018, BSI claims that the arrears on the properties are in excess  
5 of \$20,000.00.

6 7. As of the date of this filing, after many attempts to resolve the balance owed over the course  
7 of a year, BSI still maintains the balance is true and correct and has begun to refuse Debtors'  
8 monthly payments.

9 **LEGAL ARGUMENT**


10 11 U.S. Code § 350(b) provides that a case may be reopened to administer assets, to accord  
11 relief to the debtor, or for other cause. Debtor seeks sanctions and damages against BSI in an  
12 amount to be determined at an evidentiary hearing. BSI is subject to the terms and conditions of  
13 the confirmed Plan pursuant to 11 U.S.C. § 1141(a). BSI should further be compelled to produce a  
14 complete accounting of the payments made by the Debtors during this case, including an  
15 explanation of the charges levied.

16  
17 **CONCLUSION**

18 WHEREFORE, based on the foregoing, the Debtors respectfully request that the Court  
19 reopen the case so that Debtors can file for an Order to Show Cause against BSI for their refusal to  
20 abide the confirmed Chapter 11 plan.

21  
22 DATED this 2nd day of October 2018

RYAN ALEXANDER, CHTD.

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**PROOF OF SERVICE**

I am a resident of the State of Nevada, over the age of eighteen years, and not a party to the within action. My business address is Ryan Alexander Chtd. 3017 W Charleston Blvd. Ste. 58 Las Vegas, NV. 89101. On October 2, 2018, I served the within document(s):

**EX PARTE MOTION TO REOPEN CHAPTER 11 BANKRUPTCY CASE**

X ECF System.

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☐ FACSIMILE - by transmitting via facsimile the document(s) listed above to the fax number(s) set forth on the attached Telecommunications Cover Page(s) on this date before 5:00 p.m.

1 X MAIL - by placing the document(s) listed above in a sealed envelope with postage  
2 thereon fully prepaid, in the United States mail at Las Vegas, Nevada addressed as set forth  
3 below.

4 JOON SU GANG and GRACE GANG

5 11120 Pentland Downs St

6 Las Vegas, NV 89141

7 BSI Financial Services

8 314 S Franklin St / Second Floor

9 PO Box 517

10 Titusville, PA 16354

11 ☐ PERSONAL SERVICE - by personally delivering the document(s) listed above to  
12 the person(s) at the address(es) set forth below.

13 ☐ OVERNIGHT COURIER - by placing the document(s) listed above in a sealed  
14 envelope with shipping prepaid, and depositing in a collection box for next day delivery to the  
15 person(s) at the address(es) set forth below via UNITED PARCEL SERVICE.

16 I declare under penalty of perjury under the laws of the State of Nevada that the above is  
17 true and correct. Executed on October 2, 2018 at Las Vegas, Nevada.

18 /s/Ryan Alexander

19 RYAN ALEXANDER

20 *Attorney for Debtors*